

9/677, 401

Foreign9/25
03

	Type	L #	Hits	Search Text	DBs	Time Stamp
1	BRS	L1	70	((loyalty adj point\$2) or reward\$2 or incentive) near10 (redeem\$6 or redemption)	EPO; JPO; DER WEN T; IBM_ TDB	2003/09/25 11:49
2	BRS	L3	2	I1 and I2	EPO; JPO; DER WEN T; IBM_ TDB	2003/09/25 11:50
3	BRS	L2	7	((loyalty adj point\$2) or reward\$2 or incentive or award) near10 (loan)	EPO; JPO; DER WEN T; IBM_ TDB	2003/09/25 11:53

	Document ID	Issue Date	Pages	Title	Inventor
1	JP 2002342684 A	20021129	21	METHOD AND PROGRAM FOR SUPPORTING ESCROW SETTLEMENT	USUZAWA, HIROMOTO
2	JP 2002259745 A	20020913	9	ELECTRONIC MONEY LOAN TRANSACTION METHOD AND SYSTEM	MARUKEN, MASAOKI
3	WO 9312489 A1	19930624	77	DATA PROCESSING TECHNIQUE FOR SCORING BANK CUSTOMER RELATIONSHIPS AND AWARDED INCENTIVE REWARDS	SHURLING, LARRY W et al.
4	US 20030069846 A	20030409	17	Basic multifunction electronic transaction card e.g. for financial application, has base card that affixes pair of magnetic stripes individually programmed to perform various functions	MARCON, R V
5	KR 2003020219 A	20030308	1	Method for purchasing and paying commodity by recycling incentive made from wired or wireless communication usage fee	JO, W I
6	WO 2003038561 A	20030529	24	Account modifying for account holder by grouping available account terms into categories with terms based on user credit history	BARRETT, D M et al.
7	CA 2338387 A	20021031	67	Loyalty points accumulation and redemption method for assisting loan repayment, involves tracking loyalty points of users by monitoring purchase operation of users and permitting selective redemption of accumulated points	BIRD, J et al.

KR-2003/020219
3/2003

Foreign

DERWENT-ACC-NO: 2003-478454

DERWENT-WEEK: 200345

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TITLE: Method for purchasing and paying commodity by recycling
incentive made from wired or wireless communication usage
fee

INVENTOR: JO, W I

PATENT-ASSIGNEE: JO W I[JOWII]

PRIORITY-DATA: 2001KR-0054595 (September 3, 2001)

PATENT-FAMILY:

PUB-NO	PUB-DATE	LANGUAGE	PAGES	MAIN-IPC
KR 2003020219 A	March 8, 2003	N/A	001	G06F 017/60

APPLICATION-DATA:

PUB-NO	APPL-DESCRIPTOR	APPL-NO	APPL-DATE
<u>KR2003020219A</u>	N/A	2001KR-0054595	September 3, 2001

INT-CL (IPC): G06F017/60

ABSTRACTED-PUB-NO: KR2003020219A

BASIC-ABSTRACT:

NOVELTY - A commodity purchase and payment method is provided to enable a user to pay a commodity with an incentive offered whenever the user uses a communication card.

DETAILED DESCRIPTION - The method comprises several steps. A service provider buys plural communication cards from a wired or mobile communication service company, and induces customers to apply a member subscription(100). The service provider stores the data, input via a member subscription procedure, like a name, a resident registration number and others, at a customer management database(102). The service provider inputs an ID of a communication card and a unique member number at a terminal, supplies a telephone with the terminal for the member by using a loan offered by a bank, and enables the member to use the telephone service with the supplied telephone(104). If the member calls up with the telephone, a transmitter of the telephone outputs a transmission signal to the terminal, and the terminal transmits the transmission signal to a central server of the service provider(106). The central server checks which member transmits the transmission signal(108). Then the central server stores a call time and the member data at a database(110). The central server processes a call charge, an incentive amount generated by using the communication card, and redemption for the loan by the incentive(112). The central server stores the call charge and the redemption

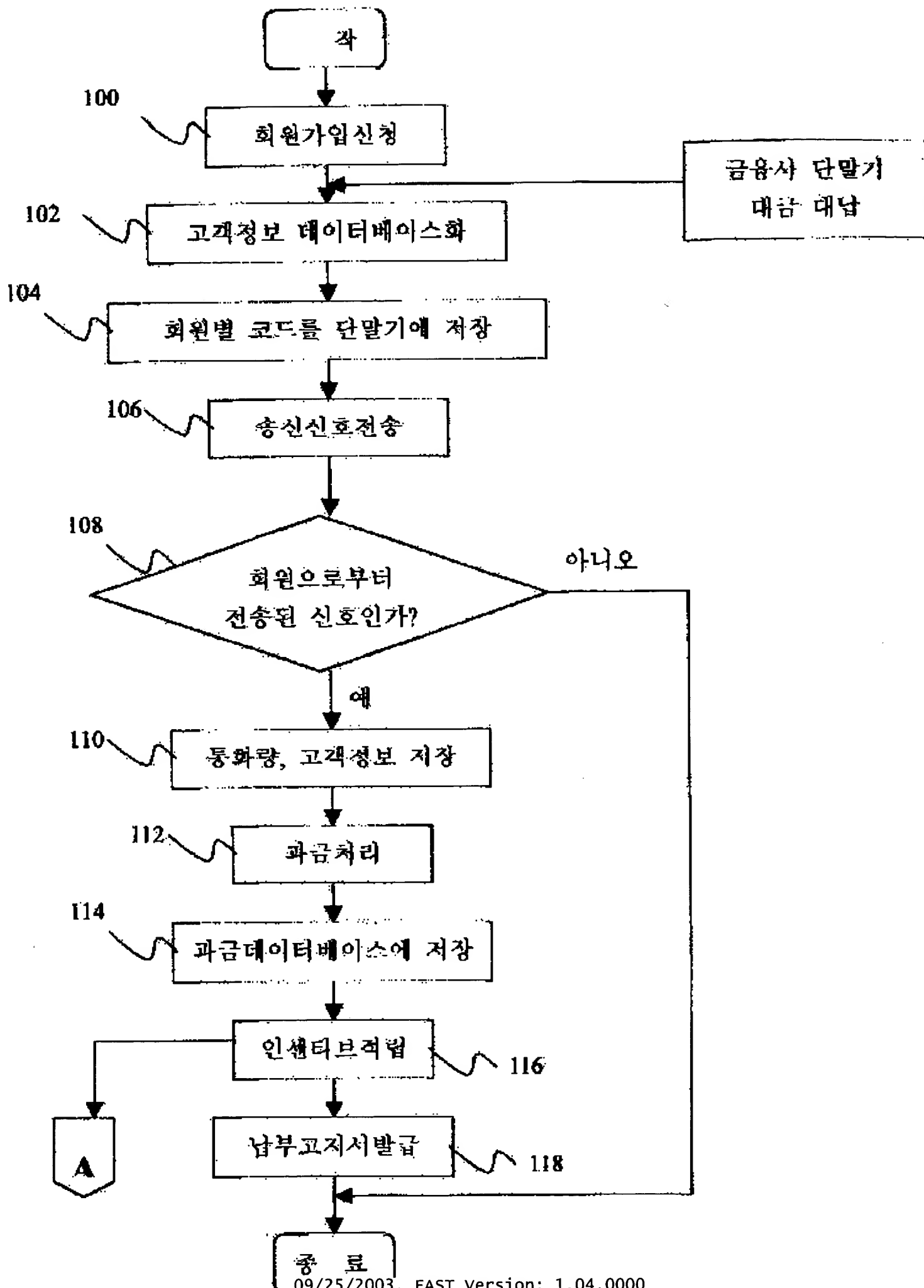
on for the loan by the incentive(112). The central server stores the call charge and the redemption for the loan by the incentive at a billing database(114), and stores an incentive point, which can be used in purchasing a commodity, at a database(116). The central server outputs the data, stored at the billing database, on a payment statement, and sends the payment statement for the member(118). The member can check an incentive recycling amount at the central server when he or she purchases a commodity with a loan from a bank, and redeem the loan with the incentive recycling amount.

CHOSEN-DRAWING: Dwg.1/10

TITLE-TERMS: METHOD PURCHASE PAY COMMODITY RECYCLE MADE WIRE WIRELESS
COMMUNICATE FEE

DERWENT-CLASS: T01 W01

EPI-CODES: T01-J05A1; T01-J05B4P; T01-N01A1; T01-N01A2C; W01-C05B5C; W01-C06;



9/677, 401

9/25
03

	Type	Hits	Search Text	DBs	Time Stamp
1	BRS	237	((loyalty adj point\$2) or reward\$2 or incentive) near10 (earned)	USPAT; US-PGPUB	2003/09/25 09:14
2	BRS	7	((loyalty adj point\$2) or reward\$2 or incentive) near10 (pending)) and ((loyalty adj point\$2) or reward\$2 or incentive) near10 (earned))	USPAT; US-PGPUB	2003/09/25 09:30
3	BRS	30	((loyalty adj point\$2) or reward\$2 or incentive) near10 (pending)	USPAT; US-PGPUB	2003/09/25 09:37
4	BRS	73	((loyalty adj point\$2) or reward\$2 or incentive\$2 or award\$2) near20 (pending)	USPAT; US-PGPUB	2003/09/25 09:39
5	BRS	3608	redeem\$6 or redemption	USPAT; US-PGPUB	2003/09/25 09:39
6	BRS	38	((loyalty adj point\$2) or reward\$2 or incentive\$2 or award\$2) near20 (pending)) and (redeem\$6 or redemption)	USPAT; US-PGPUB	2003/09/25 09:39